

Operating a Business in the City of St. John's

A Guide to Municipal Regulations

ST. JOHN'S

DEPARTMENT OF ECONOMIC DEVELOPMENT,
TOURISM & CULTURE

LEGAL DISCLAIMER

This guide provides a general overview of the regulations, permits, processes, procedures, and taxes as they apply to businesses in the City of St. John's.

The City of St. John's does not guarantee, warrant or make any representations that the information contained herein is the complete authority on regulations, permits, taxes and processes as they apply to business.

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Introduction

The City of St. John's is pleased to present the latest edition of the "How to Guide...". Its purpose is to inform you, in a straight-forward manner, about City regulations, permits, taxation and processes respecting the operation of business.

Following an easy-to-use question & answer format, this guide answers the questions:

- What regulations apply to my business?
- What permits do I need to start my business?
- Is my area zoned for my business?
- What will my tax rate be?
- What applications should I fill out to start my business?

16th Edition

Regulations and Zoning

Q: I'm not sure where to start or who to contact about starting a business?

A: The City of St. John's has a Business Information Centre which is located on the 1st floor of the Gentara Building, 348 Water Street. Individuals can make use of the Centre's walk-in service from 9:00 a.m. - 4:30 p.m., Monday - Friday. Staff can guide you to the resources to assist with the preparation of business plans, statistics, market research material or assist with Internet searches. A computer work station with access to the Internet is available as well as a small reference library. For more information please consult the City's website at www.stjohns.ca. *The St. John's Business Information Centre is a member of the Canada Business Network.* (see List of Contacts on Page 21).

Q: Why does City Hall have regulations governing business?

A: Regulations are necessary to ensure:

- public safety and health;
- fairness (regulations treat every applicant fairly);
- certainty;
- security.

Q: What regulations apply to the start-up and operation of my business?

A: There are several regulations which the City has adopted that apply to all business types:

- ***St. John's Municipal Plan and St. John's Development Regulations;***
- ***St. John's Building By-Law;***
- ***St. John's Sign-By-law and Heritage Sign By-Law;***
- ***St. John's Commercial Maintenance By-Law;***
- ***St. John's Electrical By-Law;***
- ***National Building Code of Canada;***
- ***National Fire Code;***

- **St. John's Plumbing By-Law, and**
- **the National Fire Protection Association's Life Safety Code.**

Depending on the type of business you wish to operate, other jurisdictions, at the federal or provincial level, may be involved. The Newfoundland Labrador Liquor Corporation issues liquor licenses. The Government Service Centre processes permits, licences, approvals and conducts inspections on behalf of a number of provincial government departments. Some of the approvals which fall under the responsibility of the Government Service Centre are: building accessibility, elevator inspections, and food establishment licensing. (see List of Contacts on page 23 for contact information).

Q: Are there regulations that affect where my business can be located?

A: Yes, the *St. John's Development Regulations* regulate land use and development in St. John's. Contained in this document are the zoning requirements that govern how a particular land area will be used. Zones (see Glossary page 25) have been established to ensure that only certain land uses or developments can occur in a particular zone.

To establish a business on a particular piece of property, you must be sure that the area is zoned for your business. To find out if the business meets the zoning requirements of your property, you should contact the Department of Planning (see List of Contacts on page 21). They can assist you in determining the zoning of your property, and establish which uses are permitted and which controls apply to the property.

Q: What do I have to do if my business does not meet the zoning requirements of the property involved?

A: You may seek an amendment of the pertinent regulation. Before seeking an amendment, however, you should discuss your development with the Department of Planning.

There are two types of amendments:

Rezoning: A change in the zoning of a property to allow a proposed development to proceed. For some rezonings, an amendment to the *St. John's Municipal Plan* is also required. You must either be the property owner or have the owner's written permission to seek a rezoning amendment.

Text Amendment: A change in the text of the *St. John's Development Regulations* to change a standard requirement or regulation.

There is a \$100 fee for an amendment to the St. John's Development Regulations (rezoning or text change). Where a proposed amendment to the St. John's Development Regulations requires an amendment to the St. John's Municipal Plan, then an additional fee of \$300 is applied. Planning staff can review the development and advise you of the procedure to be followed in seeking an amendment. Applications for rezoning are site-specific and are often initiated by the applicant for a specific development. Applications for a text amendment often have a more general effect throughout the City. They may be initiated by a specific applicant or by the City itself.

Some rezoning applications require an amendment to the *St. John's Municipal Plan*. This must be adopted by Council, reviewed by a Commissioner, and registered by the Provincial Government for the rezoning to occur. The Department of Planning will advise you if this applies to your specific application.

Q: Can I meet with City staff to discuss my proposed business development?

A: Yes, one very important and useful service available to you is the expert advice of the City's Development Team. Whether you are ready to make an application or just want to explore a development idea, the team is available to sit down and discuss it with you in an informal and confidential setting.

The Development Team is an inter-departmental committee comprised of staff members from the following City departments: Building & Property Management, Engineering, Planning, and Public Works & Parks. Its primary function is to meet with individuals, firms, and developers who wish to make an application to the City for the development of property. The team can provide information on the issues concerning the development of a specific site and the City's requirements for the proposed development. The team will also meet with people who have already made a formal development application and wish to discuss its status in the approval process. Members of the Development Team have arranged their work schedules to allow for one afternoon each week to meet with interested parties.

For further information about the Development Team or to arrange a meeting, please contact the Manager of Development, Department of Planning. (see List of Contacts on page 21).

Application Process

Q: Do I have to fill out an application to operate a business in St. John's?

A: Yes. Anyone who wishes to operate a business in St. John's must first complete and submit a **Building Permit and Development Application Form**, located in Appendix A (page 26).

Q: Where do I submit my application?

A: You must submit your application to the Citizen Service Centre, first floor City Hall, 10 New Gower Street if you are:

- using an existing commercial space or building for business purposes;
- undergoing interior or exterior renovations;
- installing exterior signs;
- erecting accessory buildings and fences or doing other sitework.

You must submit your application to the Department of Planning, third floor City Hall, 10 New Gower Street, if you are:

- starting a home-based business;
- constructing commercial, industrial or institutional buildings or constructing extensions to these types of buildings;
- changing the type of use of a building if that building is not zoned to allow the proposed use.

If you are unsure which department will process your application a call to either department will direct you in the appropriate direction. (see List of Contacts on page 21).

Q: Is there a fee associated with the Building Permit and Development Application ?

A: Yes, the fee is determined by the nature of your application. If you submit your application to the Department of Planning there is a \$100 fee with the exception of the application for a home office (see page 14) which costs \$50.

Fees associated with building and repair permits issued by the Citizen Service Centre are as follows:

Permit/License Type	Fee
Building and Demolition Permits	
For all buildings: new construction, additions, alterations, renovations, repairs including accessory buildings and miscellaneous structures	
Estimated construction value up to \$100,000	\$9.00 per \$1,000 of construction value (Minimum Permit: \$25.00)
Estimated construction value over \$100,000	\$9.00 per \$1,000 of first \$100,000 \$7.20 per \$1,000 for every \$1,000 after
Annual licensing fees for mobile vending units are:	
Bicycles	\$100.00/year
Table Sales	\$250.00/year
Push Carts/ Motorized Vehicles	\$500.00/year
Temporary (1-30 days maximum) (\$200 refundable deposit)	\$250.00/year
Amusement Machine Licences	
Establishment (per machine)	\$ 10.00/year
Operators	\$500.00/year
Transient Dealers	\$517.50/year
Change of Occupancy Permit	\$25.00
Conditional Occupancy Permit (fee will reflect cost of outstanding items)	\$500.00 minimum
Permit Renewals	\$25.00
Repairs or renovations	\$ 9.00 per \$1,000 of estimated cost
Estimated construction value up to \$100,000	\$9.00 per \$1,000 for first \$100,000
Estimated construction value over \$100,000	\$7.20 per \$1,000 every \$1,000 after (Minimum Permit: \$25.00)
Signs	
illuminated	\$40.00 + 1% of cost of sign
non-illuminated	\$20.00 + 1% of cost of sign
mobile signs	\$16.00 for 60 days
Electrical Division, Minimum Permit Fee	\$220.00

Q: What documentation must be submitted in addition to my Building Permit and Development Application?

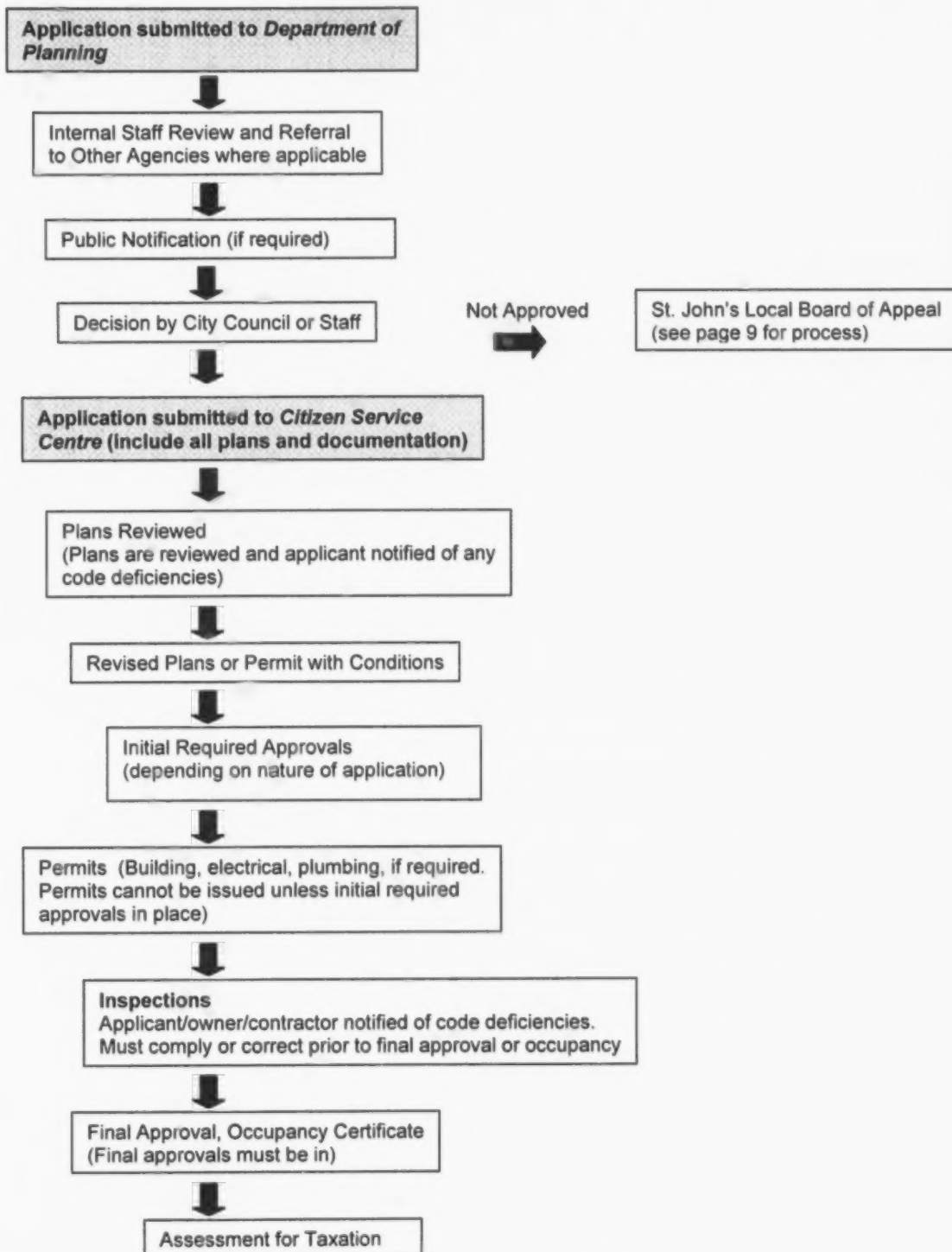
A: As the application form states, you should attach any additional materials, i.e., maps, correspondence, surveys, plans, information indicating availability of water and sewage, landscaping, and any other relevant information. Staff can advise you of particular information requirements for individual cases.

Q: How does the approval process work and how long does it take?

A: For an overview of the approval process please see page 8.

Applicants should allow adequate time for the application process, particularly if other agencies/departments are involved. The length of time involved in processing an application can vary depending on the application type.

Application Approval Process



Q: What if Council/staff does not approve my application?

A: If Council or authorized staff do not approve your application, you have the right to appeal the decision to the St. John's Local Board of Appeal. However, an appeal can only be initiated if the rejection of the application is made under the *St. John's Development Regulations*. The appeal must be submitted to the Secretary of the Appeal Board within fifteen (15) calendar days from the date on which the decision was made or the date the appropriate staff decision appears in the Council agenda.

The *St. John's Development Regulations* stipulate that the Appeal Board must meet to hear an appeal no later than 30 calendar days after the appeal has been filed. The regulations also state that the Appeal Board must return a decision, in writing, to both you, as the Appellant, and the City within fourteen (14) calendar days of hearing the appeal. Appeal Application Forms can be obtained from the following departments:

City Clerk's Department,
4th Floor, St. John's City Hall

or

Department of Planning,
3rd Floor, St. John's City Hall.

There is a \$113 fee for appeals to the St. John's Local Board of Appeal (refunded where appeal is successful).

Q: Where can I get additional information about the approval and appeal processes?

A: Additional information can be obtained from the Department of Planning (see List of Contacts on page 21).

Assessment & Taxation

Q: Will my business be taxed?

A: Yes, all business operations in the City of St. John's are subject to taxation. There are two main categories of taxation applicable to commercial property:

Business Realty Tax is applied to the owner of property in which commercial operations exist.

Business Occupancy Tax is applied to the actual business operation.

If you are the owner of a commercial property, and also the business operator within that property, you will be assessed both taxes. If you are not the owner of the property (i.e. you are a tenant) where your business is located, you will pay only the Business Occupancy Tax. [Except where a tenant is located in a tax exempt property, additional information can be obtained from the Taxation Division (see List of Contacts on page 22). In these cases, the business would be deemed the owner of the property and taxed for Business Realty Tax as well as Business Occupancy Tax.]

Q: How are taxes determined?

A: An assessment process is used to evaluate property for the purpose of calculating taxes. Every business operation must be assessed at its fair market property value. Business Realty Taxes are calculated as a percentage of the total assessed value of the property, while Business Occupancy Taxes are calculated as a percentage of the assessed value of the portion of the property used by the operation in conducting business.

Q: How does the assessment process work?

A: It is the responsibility of the property owner or business operator to give written notice to the City Clerk, 4th Floor City Hall, (709) 576-8228 advising of any of the following:

- construction, extension or additions to property;
- establishment or resumption of a business;
- establishment at a new, or an additional location, in the City.

Notice should be given within one week from the day on which the person completed the construction, extension or addition or started or resumed business.

Upon receipt of the notice the City Clerk notifies the chief Assessor who ensures the assessment is conducted. Upon completion, a written notice of assessment is provided to the property owner and/or business operator. If no notice is received, the chief Assessor may assess the property on his or her own initiative in the same way as he or she would do in a general assessment.

Q: How often will my commercial property be assessed?

A: Under normal circumstances, a re-assessment is conducted every three years on all property located within the City. If a supplementary assessment is required in the interim, as a result of a change in value or for another reason that the Assessor may deem necessary, it becomes applicable on the effective date indicated on the Notice of Assessment. For example, in the case of a business operation, the assessment could change as a result of an increase or decrease to the area occupied for business purposes.

Q: What are the tax rates that my business will have to pay?

A: The following table outlines taxes, rates and fees levied by the City of St. John's for 2012. Tax rates are commonly referred to as mil rates, a mil (see Glossary page 24) represents \$1 for every \$1,000 of assessed value on property.

Tax	Rate/Fee
Business Realty	
With water & sewer services	16.80 mils
With either water or sewer service	16.3 mils
Without water & sewer services	15.8 mils
Vacant land	16.8 mils
Business Occupancy	
Minimum Business Occupancy	\$ 267.50
General (including Home Occupations, etc.)	17.33 mils
Productive agricultural farm land	2.65 mils
Banks, Trust Companies, Credit Unions	67.39 mils
Loan Companies, Investment Firms, and Life Insurance Companies	48.13 mils
Oil Company Tank Farms	34.69 mils
Container Terminal/Oil Industry Offshore Supply Base	11.24 mils
Breweries	24.07 mils
Commercial Schools	24.07 mils
Hotel/Motel	19.26 mils
Bed & Breakfast Establishments	11.54 mils
Communication/Cable Operators (not covered under Utility Tax Resolution)	34.69 mils

Tax	Rate/Fee
Utility Tax	2.5% - gross revenue
Accommodation Tax	3% of the amount charged on lodging
Business Improvement Area (BIA) Downtown*	10% of business occupancy to a maximum of \$4,000
Water Rates (per unit per year)	
Residential	\$615.00
Commercial	\$615.00
Water Meter Rates	
Monthly consumption rates	
Per 1,000 gallons	\$4.03
Per cubic metre	\$0.88
Monthly base charge:	
5/8" meter	\$ 36.62
3/4" meter	\$ 55.02
1" meter	\$ 91.60
1½" meter	\$ 183.09
2" meter	\$ 292.06
3" meter	\$ 584.71
4" meter	\$ 934.65
6" meter	\$1,826.90
8" meter	\$2,922.20
10" meter	\$4,199.29

Source: Revenue Accounting Division, City of St. John's

* A tax collected from businesses located in the downtown area, by the City of St. John's, on behalf of the St. John's Downtown Development Commission. (see Glossary page 24)

Sample Tax Calculations (for illustrative purposes only)

Business Realty Tax

Applicable to commercial property owners. Calculated based on a specific formula. For the most general cases the following formula is used:

$$\text{Assessed Value of Property} \times \text{Mil Rate} = \text{Annual Tax Amount}$$

For example, if a property is assessed at a value of \$100,000 and the applicable mil rate is 16.80 or 1.68%, the annual tax amount would be \$1,680.

$$\$100,000 \times .01680 = \$1,680.00$$

Therefore, a mil rate of 16.80 represents \$16.30 for every \$1,000 of assessed property value.

Sample Tax Calculations (for illustrative purposes only)

Business Occupancy Tax

Applicable to business operators. Calculated based on a specific formula. For the most general cases the following formula is used:

$$\frac{(\text{Total Assessed Value} \times \text{Space Occupied})}{\text{Total Leaseable Area}} \times \text{Mil Rate} = \text{Annual Tax Amount}$$

For example, if a business is occupying 4000 ft.² in a building with 10,000 ft.² of leaseable area, a total assessed value of \$500,000, and a mil rate of 17.33, the annual tax amount would be \$3,366.

$$\frac{(\$500,000 \times 4000 \text{ ft.}^2)}{10,000} \times .01733 = \$3,466.00$$

Therefore, a mil rate of 17.33 represents \$17.33 for every \$1,000 of assessed value of the portion of property occupied by the business operation.

Q: How often do I pay taxes and is there a penalty for late payment?

A: Taxes are payable twice a year in January and July. There is a late payment interest rate of 1.25% per month, compounded.

Q: Can my business be exempt from any taxes?

A: For companies that qualify for the provincial government's Economic Diversification and Growth Enterprises Program (EDGE), the City of St. John's, as an EDGE participant, offers a ten-year tax holiday from the Business Occupancy Tax followed by a five-year phase-in period at 20% per year. (see Lists of Contacts on page 21).

In addition, Section 8 of the *St. John's Assessment Act* outlines the properties and businesses that are, or may be, exempt from property taxes. It should be noted that Mobile Vendors, e.g., "fish-and-chip" vans and tables operated at a flea market, are not assessed and, therefore, do not pay taxes. However, they do pay permit fees as outlined on page 6. Registered charities who hold and occupy property may be exempt from property tax. Application can be made to the Legal Department. (see List of Contacts on page 22). Registered charities and day care facilities are not exempt from business occupancy but are presently taxed at a zero mil rate.

Q: Where can I get additional information about assessments and taxation?

A: Additional information pertaining to assessments and taxation can be obtained from the City of St. John's Assessment Division and the Taxation Division. (see List of Contacts on pages 21 and 22).

Home-Based Business

Q: Can I operate a business out of my home?

A: Yes, under certain conditions. City Council has defined two home business types - Home Offices and Home Occupations.

Home Office

The guiding principles in the designation of a Home Office are as follows:

The Home Office:

- will not draw clients to the site;
- must be operated by a resident of the Dwelling;
- will not employ persons who do not reside in the Dwelling;
- will not require the placement of signage on the Dwelling or property for the purpose of advertising;
- must be located in the Dwelling itself, not an accessory building;
- is limited to a maximum floor area of 20 m² (215 ft²);
- does not involve the wholesale or retail sale of goods;
- does not involve interior or exterior storage or display of goods, materials or equipment.

Examples of Home Offices include a bookkeeper/accounting office and an internet/web page design business.

Home Occupation

The guiding principles in the designation of a Home Occupation are as follows:

The Home Occupation:

- is of a size and type that does not conflict with the residential character of an area;
- draws clients/customers to visit the site;
- must be operated by a resident of the Dwelling;
- can employ a maximum of two (2) non-resident persons in addition to the resident. There are no limits placed on the number of staff employed, provided they reside in the same dwelling as the Home Occupation;
- cannot exceed 25% of the floor area of the Dwelling or 45 m² (484 ft²) whichever is less;
- must be located in the Dwelling itself, however, in certain designated Rural Zones the use of an accessory building may be considered for approval;
- can involve incidental retail sales provided they are subsidiary to the approved use (eg. the sales of a craft product made on site);
- does not involve the wholesale sale or storage of goods;
- does not involve exterior storage or display of goods;

- allows signage but it is limited to a single non-illuminated sign not to exceed 2800 cm² (approximately 18" x 24" or 434 in²) in size that is attached to the building;
- requires public notification.

Examples of Home Occupations include hairdressing establishments, music instruction, and the manufacturing of craft products.

Q: Do I have to fill out an application for a Home Office or Home Occupation?

A: Yes, a Building Permit & Development Application must be completed and submitted to the Department of Planning for approval of a Home Office or a Home Occupation. A Home Office is considered a Permitted Use (see Glossary page 25) and can be approved at the staff level. A Home Occupation is considered a Discretionary Use (see Glossary page 24) and may be permitted by the St. John's Municipal Council subject to special conditions or controls.

In the event that the Applicant is not the home owner, then the home owner's authorization signature must be obtained before the application can be officially accepted for processing. Please note, the owner of the home will be responsible for Business Realty Tax on the portion of the dwelling that is occupied by the Home Office or Home Occupation.

The completed Building Permit and Development Application Form must include:

- information on the type of Home Office or Home Occupation proposed;
- the amount of space to be occupied;
- the hours of operation;
- the number of employees proposed for the operation of the business;
- a drawing or sketch identifying the portion of the Dwelling to be used for the Home Office or Home Occupation *must* accompany the application.

Q: How is the application for a Home Office processed?

A: After the application for a Home Office has been accepted for processing by the Department of Planning, it will be reviewed against the requirements of the St. John's Development Regulations. If the application meets these requirements, staff can issue Planning Approval.

If approved, the Applicant will be required to contact the Citizen Service Centre, first floor City Hall, to submit the application for a change of occupancy. There is a small fee associated with this application. At this stage, the application will be reviewed in reference to the National Building Code and any By-Laws of the City of St. John's which may be relevant. If all these requirements have been met, then an Occupancy Certificate will be issued for the Home Office.

Should an application not be approved, the Applicant has the right to appeal the decision

to the St. John's Local Board of Appeal (see page 9).

Q: How is the application for a Home Occupation processed?

A: After the application for a Home Occupation has been accepted for processing by the Department of Planning, it will be reviewed against the requirements of the St. John's Development Regulations. If the application meets these requirements, then staff will proceed with public notification. The City will advertise the application in the local newspaper and distribute written notices to property owners within a minimum 150 metre radius of the application site. The newspaper and written notices are intended to inform the public that an application for a Home Occupation has been received, provide details of the application, and allow an opportunity for public input.

Council has the discretion of calling a Public Meeting to allow for further public input on the application. Should a Public Meeting be required, properties within a 150 metre radius of the application site will again be notified in writing and notification of the Public Meeting will appear in the local daily newspaper.

If the application is approved by Council, the Applicant will be required to enter into a Development Agreement with the City of St. John's. The Development Agreement establishes the terms of Council's approval and is to be signed by both the Applicant and the City Clerk within six (6) months of the date of Council's approval of the application.

Once the Development Agreement is signed, the Applicant must submit the application, along with all required plans, to the City's Department of Building and Property Management for approval and to ensure that all other required approvals are in place.

If an application is not approved by Council, the Applicant has the right to appeal the decision to the St. John's Local Board of Appeal (see page 9).

Q: Is there a fee associated with the application for a Home Office or Home Occupation?

A: A \$50.00 non-refundable fee is required to process an application for a Home Office and a \$100.00 non-refundable fee must accompany the application for a Home Occupation.

Q: How long does the approval process take?

A: The amount of time involved in processing an application for a Home Office, from acceptance of a completed application form to a decision by Staff, is approximately one (1) week. The amount of time involved for processing an application for a Home

Occupation, from acceptance of a completed application form, to a decision by Council, is approximately one (1) month.

Q: Will my tax rates be different if I operate my business out of my home?

A: As the operator of a Home Office or Home Occupation, you are subject to Business Occupancy Taxes on the portion of your home devoted to the business activity as well as the Residential Realty Tax on the remainder of your home. If you are the property owner and the business operator you are also subject to Business Realty taxes. A Water Tax is also applied at the residential rate of \$615.00 per unit per annum.

Example

Let's assume, as a home owner, that your Home-Based Business occupies 25% of the floor space of your home. Therefore, the Residential Realty Tax rate of 10.6 mils is applied to 75% of the assessed value of your property, while the Business Realty Tax rate of 16.8 mils is applied to the remaining 25%. In addition, the Business Occupancy Tax rate of 17.33 mils is applied to the 25% used for business purposes. A minimum Business Occupancy Tax of \$267.50 applies.

The Business Occupancy tax bill is sent to the operator of the Home Occupation while the Business Realty Tax bill is sent to the property owner.

If your Home Occupation involves only the installation of a telephone for business purposes, an amount equal to \$3,000 of the assessed value of the property will be used to calculate your business taxes. Again, a minimum Business Occupancy Tax of \$267.50 applies.

Q: Where can I get additional information about assessment and taxes for Home Based Business?

A: Additional information pertaining to assessments and taxation can be obtained from the City of St. John's Assessment Division and the Taxation Division. (see List of Contacts on pages 22 and 23).

Sample Start-Up Scenario

This scenario is provided to demonstrate how municipal processes, regulations and fees apply to business start-up in the City of St. John's. The process followed by the fictional business described below is applicable only under the circumstances outlined. This scenario is therefore not indicative of the requirements for every business. A business owner should refer to the various sections of this Guide to determine which processes, regulations and fees might apply to their business.

Mr. Smith is establishing a video rental business in the Ropewalk Lane area of St. John's by May 1. The store will occupy a 4000 ft² space in a commercial building with 10,000 ft² of leaseable area. The space was previously used as a retail shoe store. The commercial building is assessed at a value of \$500,000. Mr. Smith does not own the building but is leasing the space. He is not undertaking any major renovations however, he is installing an illuminated, exterior 3 x 5 sign.

Q: Is Mr. Smith required to submit an application to establish his business?

A: Yes, since Mr. Smith is going to be operating a business in St. John's and undertaking sign changes he is required to submit a Building Permit and Development Application.

Q: Where will Mr. Smith's application be processed and what fees will he pay?

A: Mr. Smith's application would be submitted to the Citizen Service Centre, first floor City Hall. Included with the application Mr. Smith should attach a drawing of the sign. The permit cost, as per fee schedule on page 6, will be \$40 plus 1% of the cost of the sign, in addition, to the \$25 Change of Occupancy permit fee.

Mr. Smith should also contact the City Clerk's Department, 4th Floor City Hall, to provide notice of the establishment of his business. This ensures that the business is added to the City Assessment Roll for tax purposes. Upon receipt of the notice the City Clerk notifies the Chief Assessor who ensures the business is assessed.

Since Mr. Smith is leasing the space, he is responsible for paying Business Occupancy Taxes. His taxes will be calculated based on the formula located on page 12:

$$\frac{(\text{Total Assessed Value} \times \text{Space Occupied})}{\text{Total Leaseable Area}} \times \text{Mil Rate} = \text{Annual Tax Amount}$$

$$\frac{\$500,000 \times 4000 \text{ ft}^2}{10,000} \times .01733 = \$3,466$$

Taxes are payable in January and July. Since Mr. Smith established his business on May 1 he will be billed immediately for May and June. A second bill will be sent in June for the period of July to December.

From a City perspective, Mr. Smith has completed all requirements of establishing a business in St. John's. However, there may be provincial and federal regulations which Mr. Smith must comply with. For example, if Mr. Smith's business revenues exceed \$30,000 he must register with the Canada Revenue Agency for the purposes of collecting HST.

Additional Information

Q: Does City Hall provide any financial assistance for business start-up?

A: The City does not provide any form of financial assistance for business start up. However, staff at the St. John's Business Information Centre can help identify funding programs offered by other agencies.

Q: Does the City of St. John's provide any assistance to small and medium size businesses?

A: Yes, the City has a Business Information Centre which is located on the 1st floor of the Gentara Building, 348 Water Street. Individuals can make use of the Centres' walk-in service from 9:00 a.m. - 4:30 p.m., Monday - Friday. Some of the business services available include:

- St. John's specific market information;
- a computer workstation;
- Internet access;
- business planning assistance;
- market research;
- Petroleum Information Centre.

For more information please consult the City's website at www.stjohns.ca. *The St. John's Business Information Centre is a member of the Canada Business Network. (see List of Contacts on Page 22).*

List of Contacts

City of St. John's

City Hall

St. John's City Hall is located at 10 New Gower Street in downtown St. John's. The St. John's Business Information Centre is located nearby at 348 Water Street next to the Post Office. Free visitor parking for a one-hour period is available in the City Hall parking garage off New Gower Street. Metered parking is available on many surrounding streets. Several Metrobus routes serve the downtown and stop near City Hall. City Hall is wheelchair accessible. It is open weekdays from 9:00 a.m. to 4:30 p.m., except on public holidays.

St. John's Business Information Centre Department of Economic Development, Tourism & Culture

City of St. John's
Gentara Building
348 Water Street
P.O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 576-8107
Facsimile: (709) 576-8300
E-Mail: business@stjohns.ca
Web: www.stjohns.ca
Contact: Economic Development
Coordinator

Assessment Division

City of St. John's
City Hall Annex
P.O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 576-8233
Facsimile: (709) 576-8603
E-Mail: rcadigan@stjohns.ca
Contact: Ronald Cadigan
Manager of Assessments

Citizen Service Centre

City of St. John's
City Hall, 10 New Gower Street
P.O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 754-2489
E-mail: customerservice@stjohns.ca
Contact: Janine Halliday
Manager, Citizen Services Ctr.

Department of Building and Property Management

City of St. John's
Third Floor, City Hall Annex
P.O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 576-8294
Facsimile: (709) 576-8160
E-Mail: building@stjohns.ca
Contact: Sylvester Crocker
Manager, Regulatory Services

Department of Planning

City of St. John's
Third Floor, City Hall
P.O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 576-8220
Facsimile: (709) 576-8625
E-Mail: planning@stjohns.ca
Contact: Gerard Doran
Development Officer
(or) Joe Sampson
Manager, Development

Department of Public Works and Parks

City of St. John's
Municipal Depot - Blackmarsh Road
P.O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 576-8305
Facsimile: (709) 576-8026
E-Mail: publicworks@stjohns.ca

Contact: Paul Mackey
Director, Public Works & Parks

**Secretary of St. John's Local
Board of Appeal**

City Clerk's Department
City of St. John's
Fourth Floor, City Hall
P.O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 576-8429
Facsimile: (709) 576-8474
E-Mail: cityclerk@stjohns.ca

Taxation Division

City of St. John's
Second Floor, City Hall
P.O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 576-8357
Facsimile: (709) 576-8162
E-Mail: tax@stjohns.ca
Contact: Gordon Meaney
Manager, Revenue Accounting

Legal Department

City of St. John's
4th Floor, City Hall Annex
P. O. Box 908
St. John's, Newfoundland A1C 5M2
Telephone: (709) 576-6107
Facsimile: (709) 576-8561
E-Mail: lbishop@stjohns.ca
Contact: Linda Bishop
Solicitor

Other Agencies

Atlantic Canada Opportunities Agency

John Cabot Building, 10 Barter's Hill
P.O. Box 1060, Station C
St. John's, NL A1C 5M5
Telephone: (709) 772-2751
Facsimile: (709) 772-2712
Web: www.acoa.ca

Business Development Bank of Canada

Atlantic Place
215 Water Street
St. John's, Newfoundland A1C 5K4
Telephone: (709) 772-4398
Facsimile: (709) 772-2516
Web: www.bdc.ca

Canada Revenue Agency

Sir Humphrey Gilbert Building
165 Duckworth Street
P.O. Box 12075
St. John's, Newfoundland A1B 4R5
Telephone: 1(800) 959-5525
Facsimile: (709) 754-5928
Web: www.cra-arc.gc.ca/tx/bsnss/menu-eng.html

**Canada Business Newfoundland and
Labrador**

90 O'Leary Avenue
P.O. Box 8687
St. John's, Newfoundland A1B 3T1
Telephone: (709) 772-6022
Facsimile: (709) 772-6090
Web: www.canadabusiness.ca/nl

Department of Innovation, Trade and Rural Development

Government of Newfoundland & Labrador
P. O. Box 8700
St. John's, Newfoundland A1B 4J6
Telephone: (709) 729-5600
Facsimile: (709) 729-5936
Web: www.intrd.gov.nl.ca/intrd

Government Services Centre

Department of Government Services
Government of Newfoundland & Labrador
5 Mews Place
P. O. Box 8700
St. John's, Newfoundland A1B 4J6
Telephone: (709) 729-3699
Facsimile: (709) 729-2071
Web: www.gs.gov.nl.ca

Metro Business Opportunity Agency (MBO)

35 Blackmarsh Road
St. John's, Newfoundland A1E 1S4
Telephone: (709) 738-1626
Facsimile: (709) 576-3115
Web: www.mbo.ca

Workplace Health, Safety and Compensation Commission

146-148 Forest Road
P.O. Box 9000
St. John's, Newfoundland A1A 3B8
Telephone: (709) 778-1000
Facsimile: (709) 738-1714
Web: www.whscc.nf.ca

YMCA-YWCA Northeast Avalon, Employment and Enterprise Services

84 Elizabeth Avenue or 7 Austin Street
St. John's, Newfoundland A1E 1H1
Telephone: (709) 757-2665
Facsimile: (709) 757-2670
Web: www.ynortheastavalon.com/employ.php

Northeast Avalon Regional Economic Development Zone Board

90 O'Leary Avenue
St. John's, Newfoundland A1B 3X2
Telephone: (709) 753-5554
Facsimile: (709) 772-6090
Web: www.northeastavalonredb.ca

Newfoundland Labrador Liquor Corporation, Dept. of Corporate Services

85 O'Leary Avenue
St. John's, Newfoundland A1B 3V1
Telephone: (709) 724-2238
Facsimile: (709) 754-0321
Web: www.nlliquor.com

BIA:	In 1989 the City passed the BIA By-Law establishing the Downtown St. John's Business Improvement Area. This area is bounded by Temperance Street in the east to Springdale Street in the west; the Waterfront to New Gower Street; Queen's Road and Duckworth Street.
Business Realty Tax:	Municipal tax applied to the owner of property in which commercial operations exist.
Business Occupancy Tax:	Municipal tax applied to the actual business operation.
Development:	The carrying out of any building, engineering, mining, or other operation in, on, over or under land, as well as the making of any material change in the use or the intensity of use of any land, building or premises.
Discretionary Use:	A use which may be permitted at Council's discretion, subject to special conditions or controls.
Home Occupation:	A secondary use of a Dwelling Unit and/or its Accessory Buildings by at least one of the residents of such Dwelling Unit to conduct a gainful occupation or business activity.
Home Office:	A secondary use of a Dwelling Unit by at least one of its residents to conduct a gainful occupation or business activity restricted to office uses which do not involve visitation of clients to the site and no employment of non-residents.
Incidental Retail Sales:	Retail sales of a product from the place where the product is made. A retail shop is not permitted as a Home Occupation, however, limited retail sales of a product are permitted as long as they are incidental and subsidiary to the approved use.
Mil:	This represents \$1 for every \$1,000 of assessed value on property. It is used to calculate the property tax rate for residential and commercial properties. For example, a tax rate of 10 mils is equal to 1% of the property value.
<i>St. John's Municipal Plan:</i>	A formal Council document setting out policies on land use and development. It is adopted and approved by Council and registered by the Minister of Municipal and Provincial Affairs under authority of the <i>Urban and Rural Planning Act</i> . The <i>St. John's Development Regulations</i> implement the policies of the <i>St. John's Municipal Plan</i> .

Non-Conforming Use:	A use of land or a building which existed before the coming into force of the <i>St. John's Development Regulations</i> though such use is not now permitted in the zone in which it is located.
Permitted Use:	The legal use of land or buildings in conformity with the <i>St. John's Development Regulations</i> , as set forth in the schedule of "Permitted Uses and Zone Requirements" under Section 10.
Zone (or Land-use Zone)	A geographic area of land including buildings and water, drawn on the zoning map, within which there are particular permitted uses, discretionary uses, and development standards. There are residential, commercial, industrial, rural and other zones.

These definitions are provided for information purposes only. The legally binding definitions are set out in the *St. John's Development Regulations* and associated documents.

This guide was prepared by the City's Department of Economic Development, Tourism & Culture with the assistance of the Planning Department, the Building and Property Management Department, the Assessment Division, the Taxation Division, and the Legal Department.

To ensure the highest quality information, we welcome your comments or suggestions regarding the guide. Please forward any comments to:

Department of Economic Development, Tourism & Culture
348 Water Street
City of St. John's
P. O. Box 908
St. John's, Newfoundland
A1C 5M2

Telephone: (709) 576-8107
Facsimile: (709) 576-8300

E-Mail: business@stjohns.ca
Web Site: www.stjohns.ca

APPENDIX A

access
st.john's

ONE STOP CITY SERVICES

PLEASE PRINT

**CITY-1003 Building Permit &
Development Application Form**

BUILDING/DEVELOPMENT

PROPERTY LOCATION INFORMATION:

SECTION 1

Civic #: _____ Street Name: _____ Lot #: _____
Suite /Floor: _____ Subdivision: _____
Account #: _____ Date (yyyy/mm/dd) _____

CONTACT INFORMATION (to be completed by the applicant):

SECTION 2

Applicant: _____
Mailing Address: _____
Postal Code: _____
Telephone: (Home) _____ (Work) _____
(Fax) _____ (Cell) _____
email: _____

Property Owner: _____
Mailing Address: _____
Postal Code: _____
Telephone: (Home) _____ (Work) _____
(Fax) _____ (Cell) _____
email: _____

Contractor: _____
Mailing Address: _____
Postal Code: _____
Telephone: (Home) _____ (Work) _____
(Fax) _____ (Cell) _____
email: _____

Consultant: _____
Mailing Address: _____
Postal Code: _____
Telephone: (Home) _____ (Work) _____
(Fax) _____ (Cell) _____
email: _____

PROJECT INFORMATION: (supplemental to SECTION 1)

SECTION 3

Tenant, Occupancy, Trade Name: _____

Building Floor Area: _____ Project Floor Area: _____
Property/Lot Area: _____ # On Site Parking Spaces: _____
Employees: _____

TICK BOX IF THIS PROJECT INCLUDES:

Electrical Work: ☐

Private Well Installation ☐ (Must be Drilled)

Plumbing Work ☐

Private Septic Installation ☐ (GSC Approval Required)

Culvert Installation ☐ (Must be approved by streets department)

DESCRIPTION OF PROJECT: _____

ESTIMATED COST OF PROJECT: \$ _____

PLEASE TURN OVER AND SIGN **SECTION 4:** NOTE: THIS APPLICATION WILL NOT BE PROCESSED WITHOUT SIGNATURE

Please send completed form to: Access St. John's, First Floor City Hall
P.O. Box 908, 10 New Gower Street
St. John's NL A1C 5M2

For further information:
email: service@stjohns.ca
call: 3-1-1
Where 3-1-1 is unavailable, call 709-754-CITY (2489)

APPLICANT SIGNATURE OF AGREEMENT
SECTION 4

I hereby submit this application and confirm that the information supplied is, to the best of my knowledge, correct. I agree to comply with all City Regulations & By-Laws, agree to develop in accordance with the plans approved by the City of St. John's, and, not to commence development without applicable written approval and permits from the City of St. John's. In addition, I acknowledge that I have reviewed this application and agree to provide any additional information as requested.

NOTE: Where the applicant and property owner are not the same, the SIGNATURE of the Property Owner may be required before the application can be accepted for processing.

Applicant: _____ Date: _____

Property Owner: _____ Date: _____

This application has been reviewed and accepted for processing:

Staff Signature: _____ Date: _____

FOR INTERNAL USE ONLY
SECTION 5: STAFF USE ONLY

Application processing fees are non-refundable once the application has been accepted for processing, regardless of the decision of the St. John's Municipal Council or City Staff with respect to approval of the application. Additional fees, assessments, or charges may apply to certain types of applications. In these cases, the applicant will be advised by City staff of any fees, assessments, or charges as the application is processed.

Processing Fee:

Budget Number:

Building and Property Mangement
Engineering and Planning

Roll #: _____
 File No.: _____
 Class: _____ Work Type: _____
 Structure Type: _____ Sub Type: _____
 Plans Examiner: _____
 Inspector: _____

File No. _____
 Appl Type: _____
 Date Entered: _____
 Staff Initials: _____

Use: _____

Land Use Zone: _____

Permitted Use: _____ Discretionary Use: _____ Change to Non conforming Use: _____

Heritage Area OR Designated Building: YES _____ AREA _____ NO _____

Dept of Historic Resources (Archeological Div) Notification Req'd: YES _____ NO _____

City Services:	Water	YES	_____	NO	_____
	San Sewer	YES	_____	NO	_____
	Storm Sewer	YES	_____	NO	_____
	Street Excavation Permit Required	YES	_____	NO	_____

FEES CHARGES REQUIRED:
NOTES:

Please send completed form to: Access St. John's, First Floor City Hall
 P.O. Box 908,, 10 New Gower Street
 St. John's NL A1C 5M2

For further information:
 email: service@stjohns.ca
 call: 3-1-1
 Where 3-1-1 is unavailable, call 709-754-CITY (2489)

ST. JOHN'S

DEPARTMENT OF ECONOMIC DEVELOPMENT,
TOURISM & CULTURE

City of St. John's, P.O. Box 908
St. John's, NL A1C 5M2
709-576-8107 business@stjohns.ca